Case 18-31185 Doc 50 Filed 01/10/19 Entered 01/10/19 09:40:53 Desc Main

		the state of the s	Document	Page 1 of 13		
Fill in this informat	tion to identify you	ur case and th				
Debtor 1	Harlow N Higinb		Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle	Name	Last Name		
United States Bankı	ruptcy Court for the	: NORTHER	N DISTRICT OF ILLIN	OIS		
Case number 18-	-31185					Check if this is amended filing
Official Forn		pertv	•			12/15
hink it fits best. Be a nformation. If more s nswer every question	is complete and accu pace is needed, attac n.	ırate as possible ch a separate sh	e. If two married people :	are filing together, both are top of any additional pages,	equally responsible	sset in the category where yo for supplying correct nd case number (if known).
. Do you own or have	e any legal or equital	ble interest in a	ny residence, building, l	and, or similar property?		
☐ No. Go to Part 2.  ✓ Yes. Where is the						
Yes. Where is the state of the	ne property?	on .	What is the property? ■ Single-family ho □ Duplex or multi- □ Condominium o	ome unit building	the amount of any s	ured claims or exemptions. Put secured claims on <i>Schedule D:</i> re Claims Secured by Property.
Yes. Where is the state of the	ne property?  ass Street  vailable, or other description	on 0432-0000 ZIP Code	Single-family ho	ome unit building r cooperative r mobile home	the amount of any s	secured claims on Schedule D: ve Claims Secured by Property.  he Current value of the portion you own?
PYes. Where is the RD No. 2 2002 East Ca Street address, if av	ass Street vailable, or other description	0432-0000	Single-family ho Duplex or multi- Condominium o  Manufactured o Land Investment prop Timeshare Other Who has an interest in	ome unit building r cooperative r mobile home	Current value of the entire property? \$1,987,350  Describe the nature (such as fee simple a life estate), if known as the such as fee simple a life estate), if known as fee simple a life estate).	the Current value of the portion you own?  2.00 \$1,987,350.00  The of your ownership interest ole, tenancy by the entireties, and the control of the portion you own?
PYes. Where is the RD No. 2 2002 East Ca Street address, if av	ass Street vailable, or other description	0432-0000	Single-family ho Duplex or multi- Condominium o  Manufactured o Land Investment prop Timeshare Other	ome unit building or cooperative  r mobile home perty	Current value of the entire property? \$1,987,350  Describe the nature (such as fee simple a life estate), if known as the such as fee simple a life estate), if known as fee simple a life estate).	the Current value of the portion you own?  2.00 \$1,987,350.0  The of your ownership interest one, tenancy by the entireties, yown.
Tyes. Where is the RD No. 2 2002 East Castreet address, if available City	ass Street vailable, or other description	0432-0000	Single-family ho Duplex or multi- Condominium of Manufactured of Land Investment prop Timeshare Other Who has an interest if Debtor 1 only Debtor 2 only At least one of the	unit building r cooperative r mobile home perty n the property? Check one	Current value of the entire property? \$1,987,350  Describe the nature (such as fee simple a life estate), if known fee simple - Te	the Current value of the portion you own?  2.00 \$1,987,350.0  The of your ownership interest ole, tenancy by the entireties, sown.  The enancy by the Entirety is community property

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Part 2: Describe Your Vehicles

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Official Form 106A/B

Schedule A/B: Property

Coverings, Linens, Appliances, Cookware, Kitchenware, Lawn and Garden Equipment & Misc. Personal Property. (subject to claims of Susan Higinbotham) - Current value reflects Debtor's 50% ownership

interest

\$137,500.00

Dobtor 1	Case 18-31185	Doc 50	Filed 01/10/19 Document	Entered 01/10/19 09:4 Page 3 of 13		
Debtor 1	Harlow N Higinbothan	n		Case number (	(if known) 18-31185	
□ No		audio, video, s cameras, media	tereo, and digital equipm players, games	nent; computers, printers, scanners;	; music collections; electroni	c devices
		an Higinbotha		uipment. (subject to claims ects Debtor's 50% ownership		\$7,500.00
<i>Examp</i> □ No	tibles of value bles: Antiques and figurines; other collections, mem  Describe			s, pictures, or other art objects; star	mp, coin, or baseball card co	ollections;
	Coin C Debtor	ollection (Owr 's 50% owners	ned jointly with sister) ship interest	- Current value reflects	\$	12,500.00
	Albums claims	s, Porcelain, C	eramics, Tapestries,	sware, Paintings, Photo Steamer Trunks (subject to llue reflects Debtor's 50%	\$8	34,000.00
Examp	musical instruments . Describe	exercise, and oth		cycles, pool tables, golf clubs, skis;	canoes and kayaks; carpen	
5	Skis, G	iolf Clubs, Car	neras			\$700.00
			claims of Susan Higin o ownership interest	botham) - Current value	:	\$5,000.00
□ No	nples: Pistols, rifles, shotgur  Describe Rifles, (subjec	Medieval Wea	apons, Medieval Swor Susan Higinbotham) -	ds & Armor, Samurai Sword - Current value reflects	\$	28,500.00
□ No	es aples: Everyday clothes, furs . Describe	s, leather coats,	designer wear, shoes, a	occessories		
	Necess	sary Wearing	Apparel			\$5,000.00
□ No		tume jewelry, e	ngagement rings, weddir	ng rings, heirloom jewelry, watches,	, gems, gold, silver	

Case 18-31185 Doc 50 Filed 01/10/19 Entered 01/10/19 09:40:53 Desc Main Document Page 4 of 13 Debtor 1 Harlow N Higinbotham Case number (if known) 18-31185 Oris Watch & Wedding Band \$2,000.00 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ No Yes. Describe..... 3 Springer Spaniels Unknown 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,032,700.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$400.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... Northern Trust - Current value reflects Debtor's Checking Account ending 1987 50% ownership interest \$36,510.00 17.1. Northern Trust Securities, Inc. (value as of **Brokerage Account** October 31, 2018) \$10,691,837.41 ending 6357 17.2. **Brokerage Account** Vanguard (value as of September 30, 2018) \$13,834.60 ending 3724 17.3. Morgan Stanley (holding shares of MMC **Brokerage Account** common stock)(value as of September 28, 2018) \$293,205.34 ending 2858 17.4.

November 1, 2018)

2018)

Brokerage Account

**Brokerage Account** 

ending 0295

ending 6689

17.5.

17.6.

UBS Financial Services Inc. (holding shares of

Fidelity Brokerage Services LLC (value as of

MMC common stock)(value as of September 28,

\$681,251,99

\$57,855.63

Case 18-31185 Filed 01/10/19 Entered 01/10/19 09:40:53 Desc Main Page 5 of 13 Document Debtor 1 Harlow N Higinbotham Case number (if known) 18-31185 Fidelity Brokerage Services LLC (value as of Deferred September 30, 2018)(deferred compensation 17.7. Compensation with limited restrictions) \$321,668.24 Health Savings 17.8. Account Trion \$8,352.15 Checking Account Northern Trust Bank - Current value reflects Debtor's 50% ownership interest 17.9. ending 6405 \$3,742.50 Supplemental Marsh & McLennan Companies (value as of Savings & October 31, 2018)(deferred compensation with Investment Plan 17.10 restrictions) \$713,008.52 ending 0001 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts □ No Institution or issuer name: ■ Yes..... Computershare holding 6,586.176 shares of Marsh & McClennon \$564,481,28 common stock (\$85.72 per share as of 11/05/18) Computershare holding 284 Shares of Chevron Stock (\$117.79 per \$33,452,36 share as of 11/05/18)) Computershare holding 200 Shares of Frontier Stock (\$5.01 per share as \$1,002.00 of 11/5/18) 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) Marsh & McLennan Companies (value as of \$816,825.17 October 31, 2018) Rollover IRA Fidelity Brokerage Services LLC (value as of \$1,811,231.85 October 31, 2018) Fidelity Brokerage Services LLC(value as of Roth Retirement Account \$37,699.08 October 31, 2018)

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Yes. Give specific information about them, including whether you already filed the returns and the tax years......

Tax Overpayments - Current value reflects Debtor's 50% ownership interest

Federal & State

\$123,019.34

2017 Federal Joint Tax Refund - Current value reflects Debtor's 50% ownership interest

Federal

\$9,997,75

Debtor 1 Harlow N Higinbotham Case number (if known) 18-31185 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: Term Life Insurance Through Employer Harlow Niles Higinbotham IV (Debtor's \$0.00 son) AXA Equitable Life Insurance Company Susan Higinbotham \$7,980.00 (policy ending 329) AXA Equitable Life Insurance Company, Susan Higinbotham whole life policy ending 664 \$6,790.00 AXA Equitable Life Insurance Company, Susan Higinbotham \$6,500.00 Whole Life Policy ending 136 AXA Equitable Life Insurance Company, Susan Higinbotham \$6.592.00 While Life Policy ending 992 AXA Equitable Life Insurance Company, Susan Higinbotham \$6,425.00 Whole Life Policy ending 821 AXA Equitable Life Insurance Company, Susan Higinbotham \$8,657.84 Whole Life Policy ending 923 \$0.00 Hartford Insurance - Short Term Disability AIG - Accidental Death & Disability Harlow Niles \$0.00 Higinbotham IV 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue □ No Official Form 106A/B Schedule A/B: Property page 7

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Debtor 1	Case 18-31185 Harlow N Higinbotham	Doc 50	Filed 01/10/19 Document	Entered 01/10/19 09:40:5 Page 8 of 13 Case number (if known	
■ Ye	es. Describe each claim				
		Unknow	n causes of action		Unknown
		Sanctio	ns Claim Against Wip	aporn Teekhungham	Unknown
■ No			every nature, including	counterclaims of the debtor and right	s to set off claims
□ No	financial assets you did not s. Give specific information				
		Corp. st space) I Chicago	ock representing the i ocated at 1500 North o, Illinois, held in joint t	500 N. Lake Shore Drive Building interest in the property (and parking Lake Shore Drive, Unit 13-C, enancy with non-filing spouse. s 50% ownership interest	\$1,350,000.00
	d the dollar value of all of yo Part 4. Write that number h			v entries for pages you have attached	\$17,612,320.05
■ No. □ Yes	Ou own or have any legal or equipment of the Part 6.  Go to line 38.  Describe Any Farm- and Commute for you own or have an interest in face.	ercial Fishing-R	elated Property You Own		
46. <b>Do y</b>	•	·		mmercial fishing-related property?	
					Current value of the portion you own? Do not deduct secured claims or exemptions.
Exa ■ No	n animals mples: Livestock, poultry, fam o	m-raised fish			
■ No	os—either growing or harve os. Give specific information				
	n and fishing equipment, im	plements, ma	chinery, fixtures, and to	ools of trade	

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Debtor 1

Harlow N Higinbotham

Case number (if known) 18-31185

	Farm Tools and Equipment (subject Current value reflects Debtor's 50%)	ct to claims of Susan Hi 6 ownership interest	ginbotham).	\$2,500.00
I	Farm and fishing supplies, chemicals, and feed  No  Yes			
_	Any farm- and commercial fishing-related property you did	not already list		
	■ No ☑ Yes. Give specific information			
	Tes. Give specific information			
52.	Add the dollar value of all of your entries from Part 6, included for Part 6. Write that number here			\$2,500.00
Part	7: Describe All Property You Own or Have an Interest in That	t You Did Not List Above		
	Do you have other property of any kind you did not already Examples: Season tickets, country club membership  No	list?		
_	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Writ	e that number here		\$0.00
Part	8: List the Totals of Each Part of this Form		v	
55.	Part 1: Total real estate, line 2		***************************************	\$1,987,350.00
56.	Part 2: Total vehicles, line 5	\$6,650.00		
57.	Part 3: Total personal and household items, line 15	\$1,032,700.00		
58.	Part 4: Total financial assets, line 36	\$17,612,320.05		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$2,500.00		
61.	Part 7: Total other property not listed, line 54	+\$0.00		
62.	Total personal property. Add lines 56 through 61	\$18,654,170.05	Copy personal property total	\$18,654,170.05
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$20,641,520.05

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Fill in this information to identify your case:								
Debtor 1		Harlow N Higinbotham						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Case number	18-31185	·						

Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

## Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
	Copy the value from Check only one box for each exemption. Schedule A/B				
RD No. 2 2002 East Cass Street Joliet, IL 60432 Will County	\$1,987,350.00		\$15,000.00	735 ILCS 5/12-901	
Subject to claims of Susan Higinbotham Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit		
RD No. 2 2002 East Cass Street Joliet,	\$1,987,350.00		100%	735 ILCS 5/12-112	
IL 60432 Will County Subject to claims of Susan Higinbotham Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit		
2002 Chevrolet Silverado	\$4,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
LINE HOITI Scriedule A/B. 3.2			100% of fair market value, up to any applicable statutory limit		
Necessary Wearing Apparel Line from Schedule A/B: 11.1	\$5,000.00		\$5,000.00	735 ILCS 5/12-1001(a)	
Line from Scheaule A/B: 11.1			100% of fair market value, up to any applicable statutory limit		
Checking Account ending 1987: Northern Trust - Current value reflects	\$36,510.00		\$4,000.00	735 ILCS 5/12-1001(b)	
Debtor's 50% ownership interest Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit		

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btor 1 Harlow N Higinbotham	Document		Case number (if known)	18-31185	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.		Specific laws that allow exemption	
Brokerage Account ending 6357: Northern Trust Securities, Inc. (value as	\$10,691,837.41		100%	NJ Rev Stat Section 46:3-17.2 Tenancy by Entirety	
of October 31, 2018) Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit		
401(k): Marsh & McLennan Companies (value as of October 31, 2018)	\$816,825.17		100%	735 ILCS 5/12-1006	
Line from Schedule A/B: 21.1		■ LJ	100% of fair market value, up to any applicable statutory limit		
Rollover IRA: Fidelity Brokerage Services LLC (value as of October 31,	\$1,811,231.85	<b>.</b>	\$1,807,236.63	735 ILCS 5/12-1006	
2018) Line from <i>Schedule A/B</i> : 21.2			100% of fair market value, up to any applicable statutory limit		
Roth Retirement Account: Fidelity Brokerage Services LLC(value as of	\$37,699.08		\$37,699.08	735 ILCS 5/12-1006	
October 31, 2018) Line from <i>Schedule A/B</i> : 21.3			100% of fair market value, up to any applicable statutory limit		
Retirement Annuity Through Employer (Prudential)	Unknown		100%	735 ILCS 5/12-1006	
Line from Schedule A/B: 23.1			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company (policy ending 329)	\$7,980.00		100%	735 ILCS 5/12-1001(f)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.2			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company (policy ending 329)	\$7,980.00		100%	735 ILCS 5/12-1001(h)(3)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.2			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, whole life policy ending 664	\$6,790.00	•	100%	735 ILCS 5/12-1001(f)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.3			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, whole life policy ending 664	\$6,790.00		100%	735 ILCS 5/12-1001(h)(3)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.3			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, Whole Life Policy ending 136	\$6,500.00		100%	735 ILCS 5/12-1001(f)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.4			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, Whole Life Policy ending 136	\$6,500.00		100%	735 ILCS 5/12-1001(h)(3)	
Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.4			100% of fair market value, up to any applicable statutory limit		

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btor 1 Harlow N Higinbotham			Case number (if known)	18-31185	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from		ount of the exemption you claim  eck only one box for each exemption.	Specific laws that allow exemption	
AXA Equitable Life Insurance Company, While Life Policy ending 992	\$6,592.00		100%	735 ILCS 5/12-1001(f)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.5			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, While Life Policy ending 992	\$6,592.00		100%	735 ILCS 5/12-1001(h)(3)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.5			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, Whole Life Policy ending 821	\$6,425.00		100%	735 ILCS 5/12-1001(f)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.6			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, Whole Life Policy ending 821	\$6,425.00		100%	735 ILCS 5/12-1001(h)(3)	
Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.6			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, Whole Life Policy ending 923	\$8,657.84		100%	735 ILCS 5/12-1001(f)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.7			100% of fair market value, up to any applicable statutory limit		
AXA Equitable Life Insurance Company, Whole Life Policy ending 923	\$8,657.84		100%	735 ILCS 5/12-1001(h)(3)	
Beneficiary: Susan Higinbotham Line from <i>Schedule A/B</i> : 31.7			100% of fair market value, up to any applicable statutory limit		
Farm Tools and Equipment (subject to claims of Susan Higinbotham). Current	\$2,500.00		\$1,500.00	735 ILCS 5/12-1001(d)	
value reflects Debtor's 50% ownership nterest Line from <i>Schedule A/B</i> : 49.1			100% of fair market value, up to any applicable statutory limit		
Are you claiming a homestead exemption of (Subject to adjustment on 4/01/19 and every 3	of more than \$160,37 years after that for ca	<b>5?</b> ises fil	led on or after the date of adjustmen	t.)	
□ No	•			•	
Yes. Did you acquire the property covere	d by the exemption wi	thin 1	,215 days before you filed this case?	?	
■ No					
	d by the exemption wi	thin 1.	,215 days before you filed this case?	<b>?</b>	

Fill in this info	rmation to identify you	ır case:			
Debtor 1	Harlow N Higinb	otham			
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Lest Name		
United States B	ankruptcy Court for the	NORTHERN DISTRICT	OF ILLINOIS		
1 .	18-31185	<u> </u>			
(if known)					Check if this is an amended filing
Official For	m 106Dec				
Declara	tion About	an Individual	Debtor's Sch	nedules	12/15
If two married p	eople are filing togeth	er, both are equally respo	nsible for supplying corre	ct information.	
optaining mone	is form whenever you y or property by fraud i8 U.S.C. §§ 152, 1341,	in connection with a bank	or amended schedules. I truptcy case can result in	Making a false staten fines up to \$250,000	nent, concealing property, or , or imprisonment for up to 20
Sig	n Below				
Did you pa	ly or agree to pay som	eone who is NOT an attor	ney to help you fill out ba	nkruptcy forms?	
■ No					
Yes. I	Name of person		Marie Company		uptcy Petition Preparer's Notice, and Signature (Official Form 119)
Under pena that they ar	alty of perjury, I declare to true and correct.	e that I have read the sum	mary and schedules filed	with this declaration	and
x Ha	low N- Hig	inbtham	X	The attribute and the paper of	
	N Higinbotham	-7	Signature of D	ebtor 2	

Date January 9, 2019

Date